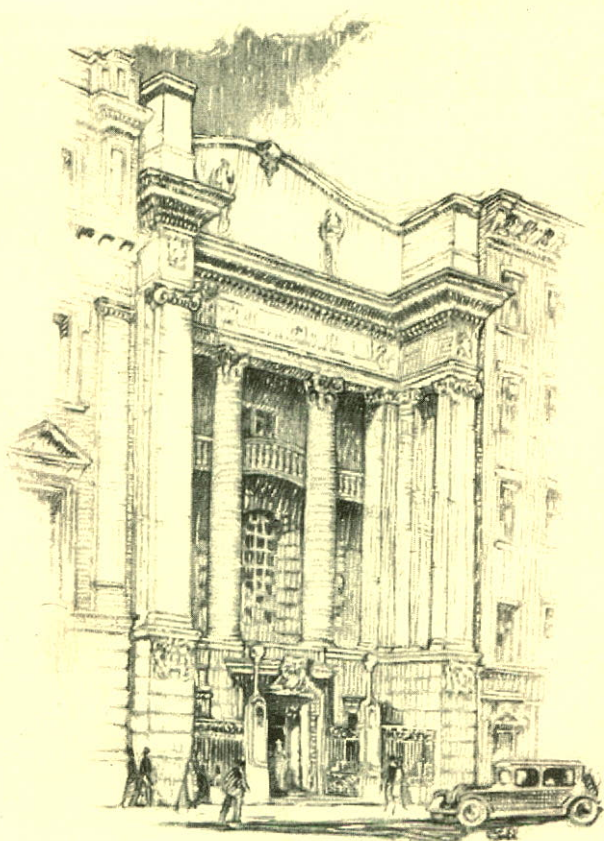




TORONTO BUILDING

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MCGILL UNIVERSITY

# The Bank of Nova Scotia

Incorporated 1832

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|------------------------------|-----------------|
| CAPITAL AUTHORIZED . . . . . | \$15,000,000.00 |
| CAPITAL PAID UP . . . . .    | \$12,000,000.00 |
| RESERVE FUND . . . . .       | \$24,000,000.00 |

Head Office . . . . . Halifax, N.S.

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HON. WILLIAM D. ROSS, Toronto, Ont., *Vice-President*

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| J. A. KILPATRICK, Esq. . . . .                    | Montreal, Que., and Toronto, Ont. |
| W. A. WINFIELD, Esq. . . . .                      | Halifax, N.S.                     |

General Manager's Office, Toronto

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## *Executive Vice-President*

H. F. PATTERSON

## *General Manager*

H. D. BURNS

## *Assistant General Managers*

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N. W. BERKINSHAW

G. MACINTYRE

H. L. ENMAN (Saint John, N.B.)

F. W. ROSS (Winnipeg, Man.)

## *Executive Assistant*

H. J. COON

## *Secretary*

J. G. ROGERSON

## *Secretary to the Board (Halifax)*

W. H. SILVER

## *District Supervisors*

C. D. SCHURMAN

E. S. CRAWFORD

D. A. Y. MERRICK

C. S. FROST

V. J. COX (Havana, Cuba)

## *Assistant Supervisors*

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F. G. BURR (Winnipeg, Man.)

E. L. PEQUEGNAT

J. K. FRASER

W. S. BOX

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J. C. FITZPATRICK, Assistant Manager.



J. A. YOUNG, Supervisor of Staff

T. A. BOYLES, Chief Accountant

I. C. COOPER, Assistant Supervisor of Staff

A. McD. McBAIN, Manager,

G. P. SPEIRS, Manager,

Foreign Relations Department

Bank Premises Department

R. J. SMITH, Associate Manager,

H. C. STEWART, Supervisor of Properties

Foreign Relations Department

J. R. PINDER, General Office Auditor

I. ROSS, Manager,

F. J. FINLAY, Assistant Secretary

Foreign Exchange Department

\*J. D. GIBSON, Supervisor, Statistical Department

\*Temporarily attached to Wartime Prices and Trade Board, Ottawa



## *Inspection Department*

G. T. MURDOCH, Chief Inspector

## *Inspectors*

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C. H. CAMERON, E. E. OWEN, A. T. BROOME, E. G. MOSHER, J. A. KYLE,

R. SCOTT, J. D. LYNES, A. RIDEOUT, T. D. WINDROSS

---

Unless otherwise indicated, addresses are Toronto.

# THE BANK OF

## Condensed General Statement

### LIABILITIES

|                                                    |                 |
|----------------------------------------------------|-----------------|
| Notes in Circulation.....                          | \$ 5,033,216.45 |
| Deposits.....                                      | 345,601,552.33  |
| Acceptances and Letters of Credit outstanding..... | 21,244,614.62   |
| Other Liabilities.....                             | 1,300,915.98    |
|                                                    | <hr/>           |
|                                                    | 373,180,299.38  |
| Capital.....                                       | 12,000,000.00   |
| Reserve Fund.....                                  | 24,000,000.00   |
| Undivided Profits.....                             | 1,286,755.62    |

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\$410,467,055.00

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### BRANCHES FROM COAST

#### ALBERTA

##### Manager

|                 |               |
|-----------------|---------------|
| ARROWWOOD.....  | R. H. Bishop  |
| CADOMIN.....    | H. A. Johnson |
| CALGARY.....    | R. L. Dales   |
| North Hill..... | E. Wheeler    |
| West End.....   | H. B. Nelson  |
| EDMONTON.....   | D. McCallum   |
| LETHBRIDGE..... | C. M. Killam  |
| MILO.....       | G. Williams   |

#### BRITISH COLUMBIA

|                            |                              |
|----------------------------|------------------------------|
| NEW WESTMINSTER.....       | H. L. Dixon                  |
| PORT ALICE.....            | W. Barclay                   |
| VANCOUVER.....             | { J. G. Penney               |
|                            | { F. L. Fields, <i>Asst.</i> |
| Davie & Granville.....     | D. J. Mair                   |
| 12th Ave. & Granville..... | M. C. Chisholm               |
| VICTORIA.....              | W. J. Peers                  |

#### MANITOBA

##### Manager

|                         |                                |
|-------------------------|--------------------------------|
| DAUPHIN.....            | R. P. Eastman                  |
| EMERSON.....            | B. A. Oakden                   |
| PORTAGE LA PRAIRIE..... | W. P. Osborne                  |
| WINNIPEG.....           | { F. L. Graham                 |
|                         | { W. D. McArthur, <i>Asst.</i> |
| St. James.....          | R. Skinner                     |
| WINNIPEGOSIS.....       | H. H. Hill                     |

#### NEW BRUNSWICK

|                         |                                |
|-------------------------|--------------------------------|
| ALBERT.....             | J. H. Mace                     |
| BATH.....               | A. R. Rendell                  |
| CAMPBELLTON.....        | J. B. Tarlton                  |
| CHATHAM.....            | W. J. Davis                    |
| CHIPMAN.....            | J. S. Sutherland               |
| DOAKTOWN.....           | E. S. Dobb                     |
| EAST FLORENCEVILLE..... | H. W. Sainthill                |
| FAIRVILLE.....          | S. H. Crockett                 |
| FREDERICTON.....        | { J. H. Malcom                 |
|                         | { W. R. Monteith, <i>Asst.</i> |



# NOVA SCOTIA

nt as at December 31st, 1942

## ASSETS

|                                                                                       |                         |
|---------------------------------------------------------------------------------------|-------------------------|
| Cash, Clearings and due from Banks.....                                               | \$ 89,102,723.02        |
| Government and other public securities, not exceeding market value.....               | 150,039,341.73          |
| Other bonds and stocks, not exceeding market value..                                  | 10,482,058.64           |
| Call loans (secured).....                                                             | 4,538,836.37            |
|                                                                                       | <hr/>                   |
|                                                                                       | 254,162,959.76          |
| Other loans and discounts (after full provision for bad and doubtful debts).....      | 126,777,447.39          |
| Liabilities of customers under Acceptances and Letters of Credit (as per contra)..... | 21,244,614.62           |
| Bank Premises.....                                                                    | 5,607,060.44            |
| Shares of and Loans to Controlled Companies.....                                      | 2,050,000.00            |
| Other assets.....                                                                     | 624,972.79              |
|                                                                                       | <hr/>                   |
|                                                                                       | <u>\$410,467,055.00</u> |

## TO COAST IN CANADA

### NEW BRUNSWICK—Continued

Manager

|                          |                                        |
|--------------------------|----------------------------------------|
| GAGETOWN.....            | J. L. Jelly                            |
| GRAND MANAN.....         | S. J. Mann                             |
| HAMPTON.....             | B. W. Gavey                            |
| HAVELOCK.....            | J. G. Wicks                            |
| HILLSBOROUGH.....        | H. J. C. McIntyre                      |
| JACQUET RIVER.....       | H. S. Scribner                         |
| MCADAM.....              | F. H. Estabrooks                       |
| MINTO.....               | J. S. Taylor                           |
| MONCTON.....             | W. Cook                                |
| NEWCASTLE.....           | E. J. Lutz                             |
| PETITCODIAC.....         | L. R. Crammond                         |
| PORT ELGIN.....          | J. R. Hughes                           |
| SACKVILLE.....           | A. T. Bell                             |
| SAINT JOHN.....          | { W. A. Clark<br>H. A. Fillmore, Asst. |
| Charlotte Street.....    | C. L. Bowlby                           |
| Haymarket Square.....    | J. R. Curry                            |
| Mill & Paradise Row..... | H. H. Burton                           |

### NEW BRUNSWICK—Continued

Manager

|                      |                |
|----------------------|----------------|
| SAINT JOHN           |                |
| North End.....       | John Kennedy   |
| West Saint John..... | G. B. Clarkson |
| ST. ANDREWS.....     | A. Smith       |
| ST. GEORGE.....      | T. H. Miller   |
| ST. STEPHEN.....     | T. W. Mitton   |
| SUSSEX.....          | J. J. Young    |
| WOODSTOCK.....       | J. R. Baird    |

## NOVA SCOTIA

|                                           |               |
|-------------------------------------------|---------------|
| AMHERST.....                              | C. B. Simmons |
| ANNAPOLIS ROYAL.....                      | R. V. Hickson |
| ANTIGONISH.....                           | J. W. Wylie   |
| AYLESFORD.....                            | G. A. Blackie |
| BRIDGETOWN.....                           | D. B. Scott   |
| CALEDONIA (Queen's Co.) N. W. R. Hamilton |               |
| CANNING.....                              | R. Roop       |
| CHESTER.....                              | E. L. Piggott |
| DARTMOUTH.....                            | H. N. Hubley  |

## NOVA SCOTIA—Continued

## ONTARIO—Continued

## Manager

|                    |                                                    |
|--------------------|----------------------------------------------------|
| DIGBY              | L. E. Shatford                                     |
| FREEMPT            | H. O. Connell                                      |
| GLACE BAY          | H. J. Johnson                                      |
| HALIFAX            | { G. W. G. Williamson<br>F. W. Nicks, <i>Asst.</i> |
| Coburg and Robie   | M. F. McKay                                        |
| North and Agricola | H. M. Carty                                        |
| KENNETCOOK         | H. R. Flewwelling                                  |
| KENTVILLE          | M. A. Girvan                                       |
| LIVERPOOL          | W. T. Thompson                                     |
| NEW GLASGOW        | { L. D. Payzant<br>R. C. Clark, <i>Asst.</i>       |
| NEW WATERFORD      | E. N. Atkinson                                     |
| NORTH SYDNEY       | G. M. Schurman                                     |
| OXFORD             | T. Wilson                                          |
| PICOU              | J. F. Palfrey                                      |
| PUGWASH            | W. C. Hawker                                       |
| RIVER HEBERT       | A. S. MacKenzie                                    |
| RIVER JOHN         | F. T. McLellan                                     |
| SHEET HARBOUR      | E. H. Acteson                                      |
| STELLARTON         | H. B. MacKean                                      |
| SYDNEY             | W. G. Henderson                                    |
| SYDNEY MINES       | W. A. MacLagan                                     |
| TATAMAGOUCHE       | J. E. Langille                                     |
| TRURO              | A. L. Ormiston                                     |
| WESTVILLE          | A. Lyons                                           |
| WINDSOR            | J. F. Gill                                         |
| YARMOUTH           | A. G. Maclellan                                    |

## ONTARIO

|                |                 |
|----------------|-----------------|
| ACTON          | W. K. Graham    |
| AGINCOURT      | R. A. S. Elliot |
| ALEXANDRIA     | W. W. Dean      |
| ARNPRIOR       | R. L. Guselle   |
| AVONMORE       | D. C. Hamilton  |
| BANCROFT       | D. L. Doyle     |
| BARRIE         | R. G. Norman    |
| BEACHBURG      | H. D. MacMillan |
| BELMONT        | C. F. Hibbard   |
| BRACEBRIDGE    | H. Wilson       |
| BRANTFORD      | John Ross       |
| BRIDGEN        | F. C. Marshall  |
| BROCKVILLE     | W. E. MacDonald |
| CAMPBELLVILLE  | F. E. Quinlan   |
| CARLETON PLACE | J. G. Craig     |
| CARP           | H. J. Clarke    |
| CHESTERVILLE   | H. Brown        |
| COBALT         | W. E. Sparham   |
| COBDEN         | H. A. Ballard   |
| COBOURG        | C. P. Jones     |
| COCHRANE       | E. E. King      |

## Manager

|                         |                                                     |
|-------------------------|-----------------------------------------------------|
| CONSECON                | G. H. Eager                                         |
| CORNWALL                | H. E. Wales                                         |
| FORT WILLIAM            | M. K. Pugsley                                       |
| GUELPH                  | W. E. Starrak                                       |
| HAILEYBURY              | W. Long                                             |
| HAMILTON                | { G. F. Gardner<br>W. J. V. Routliffe, <i>Asst.</i> |
| King & Sherman          | W. F. Smith                                         |
| HAWKESBURY              | S. Blais                                            |
| KEMPTVILLE              | R. H. Dewar                                         |
| KENORA                  | J. W. Berry                                         |
| KINGSTON                | W. D. Stewart                                       |
| KITCHENER               | J. Macdonald                                        |
| LANARK                  | W. C. Cross                                         |
| LINWOOD                 | F. W. Hill                                          |
| LONDON                  | D. R. Platt                                         |
| MARKHAM                 | H. C. Morris                                        |
| MARTINTOWN              | J. D. McKean                                        |
| MATTAWA                 | F. A. McCallum                                      |
| MAXVILLE                | R. B. Buchan                                        |
| MERRITTON               | A. L. Wyant                                         |
| MILTON                  | F. H. Gilroy                                        |
| MILVERTON               | G. A. Stewart                                       |
| MOUNT DENNIS            | J. W. Nicolson                                      |
| NEW LISKEARD            | A. S. Meisner                                       |
| NEW TORONTO             | W. L. Watson                                        |
| NORTH AUGUSTA           | H. F. Gunn                                          |
| NORTH BAY               | A. C. Allen                                         |
| OTTAWA                  | { C. F. Lindsay<br>H. M. Dagg, <i>Asst.</i>         |
| Bank & Fourth           | James Brydon                                        |
| Bank & Gloucester       | S. Macdonald                                        |
| Elgin & Frank           | H. W. Stephens                                      |
| Hintonburgh             | S. C. Stevens                                       |
| Ottawa East             | E. Edmunds                                          |
| Ottawa South            | A. S. Mackey                                        |
| Rideau & William        | W. B. Snow                                          |
| Somerset & Bronson      | J. F. Thompson                                      |
| PARRY SOUND             | G. L. Ziegler                                       |
| PEMBROKE                | R. M. Hope                                          |
| PERTH                   | H. K. Stevens                                       |
| PETERBOROUGH            | H. G. Fitzgerald                                    |
| PETROLIA                | M. G. Bruce                                         |
| PICTON                  | E. L. Bronskill                                     |
| PORT ARTHUR             | W. C. Sinclair                                      |
| PORT CARLING            | E. G. Rankin                                        |
| POWASSAN                | W. T. Hamilton                                      |
| RENFREW                 | A. T. F. Cobb                                       |
| RICHMOND                | C. B. Lewis                                         |
| RUSSELL                 | C. H. Stewart                                       |
| ST. CATHARINES          | V. D. Macleod                                       |
| ST. ISIDORE DE PRESCOTT | A. Bourgon                                          |

Manager

|                             |                               |
|-----------------------------|-------------------------------|
| ST. JACOBS.....             | R. T. Adam                    |
| SARNIA.....                 | W. C. McKinnon                |
| SMITHS FALLS.....           | C. B. Houston                 |
| SOUTH MOUNTAIN.....         | H. W. Campbell                |
| STRATFORD.....              | C. P. Furlong                 |
| STREETSVILLE.....           | F. M. Pidgeon                 |
| SUDBURY.....                | M. G. Trainor                 |
| SUTTON WEST.....            | F. M. Wilmot                  |
| TIMMINS.....                | W. S. Jamieson                |
| TORONTO.....                | A. L. Woodrow                 |
|                             | D. C. Lounsbury, <i>Asst.</i> |
| Avenue Rd. & St. Clair..... |                               |
| Bloor & St. Clarend.....    |                               |
| Bloor & Spadina.....        |                               |
| Broadview & Gerrard.....    |                               |
| College & Bathurst.....     |                               |
| Danforth & Greenwood.....   |                               |
| Danforth & Pape.....        |                               |
| Dundas & Brock.....         |                               |
| Forest Hill Village.....    |                               |
| Gerrard & Woodbine.....     |                               |
| King & Victoria.....        |                               |
| Kingston Rd. & Bingham..... |                               |
| Kingsway.....               |                               |
| Oakwood & St. Clair.....    |                               |
| Pape & Gowan.....           |                               |
| Queen & Church.....         | F. W. Moody                   |
|                             | G. W. Poole, <i>Asst.</i>     |
| Queen & Lansdowne.....      | M. D. McDonald                |
| Queen & McCaul.....         | H. Sutherland                 |
|                             | E. I. Sutcliffe, <i>Asst.</i> |
| Queen & Pape.....           | T. B. Halpin                  |
| Queen & River.....          | D. A. McMillan                |
| Spadina & Dundas.....       | W. A. Meyer                   |
| Spadina & Dupont.....       | J. A. Baxter                  |
| Union Station.....          | E. Barker                     |
| VANKLEEK HILL.....          | K. I. Mitchell                |
| WELLAND.....                | W. H. Harris                  |
| WELLINGTON.....             | R. D. Leavitt                 |
| WESTBORO.....               | W. G. Beddoe                  |
| WESTON.....                 | A. T. Stenhouse               |
| WINDSOR.....                | H. G. Dustan                  |

PRINCE EDWARD ISLAND

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| CHARLOTTETOWN..... | W. R. Adams                  |
|                    | R. C. Stoddard, <i>Asst.</i> |
| KENSINGTON.....    | F. R. Nauss                  |
| MONTAGUE.....      | S. Rowsell                   |

Manager

|                 |                |
|-----------------|----------------|
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| O'LEARY.....    | J. T. Holder   |
| SUMMERSIDE..... | W. M. Bruce    |
| VICTORIA.....   | S. J. Dunsford |

QUEBEC

|                                    |                            |
|------------------------------------|----------------------------|
| BROWNSBURG.....                    | E. Quesnel                 |
| BUCKINGHAM.....                    | W. Redpath                 |
| CAMPBELL'S BAY.....                | G. A. Mowat                |
| FORT COULONGE.....                 | A. O. Gervais              |
| GRENVILLE.....                     | J. R. Monty                |
| HULL.....                          | A. M. Pinard               |
| LACHUTE.....                       | W. M. Steeves              |
| MANIWAKI.....                      | A. Menard                  |
| MONTREAL.....                      | A. E. Griffin              |
|                                    | B. Howard, <i>Asst.</i>    |
|                                    | J. H. Rattee, <i>Asst.</i> |
| Park & Fairmount.....              | J. G. H. Sutherland        |
| St. Catherine & Peel.....          | R. P. Webb                 |
| St. Catherine & St. Alexander..... | E. I. Rodgers              |
|                                    | L. B. Kerr, <i>Asst.</i>   |
| Sherbrooke & Harvard.....          | S. W. Jones                |
| Sherbrooke & Greene.....           | R. J. Moffatt              |
| (Westmount)                        |                            |
| NEW CARLISLE.....                  | W. Hayward                 |
| NEW RICHMOND.....                  | F. L. Galvin               |
| PORT DANIEL.....                   | I. Y. Murphy               |
| QUEBEC.....                        | C. A. Kelly                |
| ST. ANDREWS EAST.....              | J. O. Bridge               |

SASKATCHEWAN

|                    |                 |
|--------------------|-----------------|
| AVONLEA.....       | D. B. Love      |
| BEECHY.....        | N. B. Johnston  |
| CODETTE.....       | B. L. Dewey     |
| GLASLYN.....       | J. Paxton       |
| KINISTINO.....     | J. Edmond       |
| MOOSE JAW.....     | O. Welsh        |
| PRINCE ALBERT..... | J. H. Quinlan   |
| REGINA.....        | J. E. Edgington |
| SASKATOON.....     | W. H. Byers     |
| West Side.....     | R. G. Doig      |
| SHELLBROOK.....    | J. R. Stewart   |
| SPIRITWOOD.....    | B. A. Evans     |
| STAR CITY.....     | J. N. Adams     |
| SWIFT CURRENT..... | S. K. Crawford  |
| TISDALE.....       | J. Bogle        |



## BRANCHES OUTSIDE CANADA

### CUBA

#### *Manager*

|                        |                                |
|------------------------|--------------------------------|
| CAMAGUEY.....          | P. G. Marels                   |
| CIENFUEGOS.....        | F. Montane                     |
| HAVANA.....            | { M. J. Betancourt             |
|                        | { H. E. Curran, <i>Asst.</i>   |
| Avenida de Italia..... | A. de Moya                     |
| Oficios Street.....    | A. del Barrio                  |
| Padre Varela.....      | { F. O. Perez                  |
|                        | { M. A. Fornaris, <i>Asst.</i> |
| MANZANILLO.....        | { G. Ferrer                    |
|                        | { C. E. Tanner, <i>Asst.</i>   |
| SANTIAGO DE CUBA.....  | { I. Batlle                    |
|                        | { J. H. Nesta, <i>Asst.</i>    |

### DOMINICAN REPUBLIC

|                      |                |
|----------------------|----------------|
| CIUDAD TRUJILLO..... | E. M. Robinson |
|----------------------|----------------|

### JAMAICA

|                     |                              |
|---------------------|------------------------------|
| BLACK RIVER.....    | E. P. Warneford              |
| CHRISTIANA.....     | E. V. Parke                  |
| KINGSTON.....       | { W. Torrie                  |
|                     | { J. G. Kenney, <i>Asst.</i> |
| MANDEVILLE.....     | D. S. M. Clark               |
| MAY PEN.....        | D. Lawrence                  |
| MONTEGO BAY.....    | E. Clark                     |
| PORT ANTONIO.....   | W. Walsh                     |
| PORT MARIA.....     | P. R. Miller                 |
| ST. ANN'S BAY.....  | E. G. Bird                   |
| SAVANNA-LA-MAR..... | J. C. Robinson               |
| SPANISH TOWN.....   | P. Marshall                  |

### NEWFOUNDLAND

#### *Manager*

|                   |                              |
|-------------------|------------------------------|
| BAY ROBERTS.....  | E. V. Hall                   |
| BELL ISLAND.....  | G. N. Rendell                |
| BONAVISTA.....    | N. D. Bishop, <i>Actg.</i>   |
| BURIN.....        | S. T. Jones                  |
| CARBONEAR.....    | F. Davis                     |
| CATALINA.....     | D. B. Brett                  |
| CHANNEL.....      | K. L. Crowley                |
| FOGO.....         | W. A. Comerford, <i>pro.</i> |
| GRAND BANK.....   | W. S. Shields                |
| HARBOR GRACE..... | F. D. Barrett                |
| LEWISPORTE.....   | L. L. Russell                |
| ST. JOHN'S.....   | { K. S. Russell              |
|                   | { G. K. Laing, <i>Asst.</i>  |
| TWILLINGATE.....  | T. G. Dunn                   |

### PUERTO RICO

|               |                                   |
|---------------|-----------------------------------|
| FAJARDO.....  | R. Martin                         |
| SAN JUAN..... | { G. F. Hinchcliffe, <i>Agent</i> |
|               | { H. S. Sherwood, <i>Asst.</i>    |

### UNITED STATES

|                      |                                |
|----------------------|--------------------------------|
| NEW YORK AGENCY..... | { F. W. Murray } <i>Agents</i> |
|                      | { B. R. Calder }               |

### ENGLAND

|             |                             |
|-------------|-----------------------------|
| LONDON..... | { E. C. Macleod             |
|             | { R. A. Elder, <i>Asst.</i> |

## *Correspondents Elsewhere*

1832



1943

# The BANK of NOVA SCOTIA

*General Office, Toronto, Canada*